

Creditor: _____
-VS-
Debtor: _____
and
Garnishee: _____

**Debtor's Answer
Non-Earnings Garnishment**

Case No. _____

To the garnishee:

- 1. My income or assets are **completely** exempt from garnishment because:
 - a. The judgment has been paid.
 - b. The judgment has been discharged in bankruptcy.
 - c. I have filed bankruptcy and enforcement of the judgment has been stayed.
Name of bankruptcy court: _____
Bankruptcy court file number: _____
 - d. The judgment is void.
 - e. I have another defense to this non-earnings garnishment: [Explain briefly]

- 2. My income or assets are completely exempt or \$ _____ is exempt under the exemption checked below:
 - a. 75% of the debtor's net income for each one week pay period [Wis. Stats. §815.18(3)(h)].
 - b. Depository accounts in the aggregate value of \$5,000 [Wis. Stats. §815.18(3)(k)].
 - c. Veteran's benefits [Wis. Stats. §45.03(8)(b) or 38 USC 501-562].
 - d. Assistance grants [Wis. Stats. §49.96].
 - e. Pension funds and benefits from 1st class cities and counties of populations over 500,000 [Wis. Stats. §62.63(4) and Ch. 201, Laws 1937, s. 11].
 - f. Worker's compensation awards [Wis. Stats. §102.27(1)].
 - g. Unemployment insurance benefits [Wis. Stats. §108.13(2)].
 - h. Partner's rights in specific partnership property [Wis. Stats. §178.21(3)(c)].
 - i. Tenant's housing corporation lease and stock interests [Wis. Stats. §182.004(6)].
 - j. Income or assets required to be paid by customers as restitution [Wis. Stats. §425.106(1)(d)].
 - k. Insurance company deposits with the State Treasurer [Wis. Stats. §601.13(7)].
 - l. Fraternal benefits [Wis. Stats. §614.96].
 - m. Child support, family support or maintenance payments [Wis. Stats. §815.18(3)(c)].
 - n. Federal disability insurance payments [Wis. Stats. §815.18(3)(ds)].
 - o. Fire and casualty insurance proceeds [Wis. Stats. §815.18(3)(e)].
 - p. Fire and police pension and benefits [Wis. Stats. §815.18(3)(ef)].
 - q. Life insurance contract and accrued dividends, interest or loan value as provided by statute [Wis. Stats. §815.18(3)(f)].
 - r. Life insurance claims, personal injury or wrongful death claims [Wis. Stats. §815.18(3)(i)].
 - s. Retirement and public employee trust funds [Wis. Stats. §§40.08(1) and 815.18(3)(j)].
 - t. Federal war pensions [Wis. Stats. §815.18(3)(n)].
 - u. Crime victim award [Wis. Stats. §949.07].
 - v. College savings accounts [Wis. Stats. §815.18(3)(p)].
 - w. Clothing, jewelry, household furniture and furnishings [Wis. Stats. §425.106(1)(b)].
 - x. Consumer goods held primarily for personal, family, or household use not to exceed \$12,000 [Wis. Stats. §815.18(3)(d)].
 - y. Any other exemptions permitted under the law. [Explain briefly]

I understand that if I claim a complete exemption, limitation or defense in bad faith, I may be held liable for court costs.

The debtor is required to deliver or mail a copy of this form within 20 days of service of the summons to the court, the creditor, and the garnishee and fill in the date of delivery or mailing.

Date debtor delivered or mailed to court, creditor, and garnishee: _____



Debtor

Name Printed or Typed

Date

Address

Telephone Number